

Consumer contact department
Fax: 610-546-4771

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Attn:
Transunion Dispute

From: Lisa Phillips
701 Rock Creek Rd Charlottesville, VA 22903
***2939

File # 358818975

Please delete Specialized Loan Services Acct
(# ~~100~~ 100320 ~~***~~ x)

They have incorrectly reported the date
of first delinquency 6/2011.

The date of last payment was 08/2009,
The date of first delinquency was 09/2009 (as
Accurately reported on my Equifax (attached)
and the acct was Closed 06/2011.
(attached)

The Transunion Rep told me they are
reporting date of last delinquency as of 6/2011
even though Transunion CLEARLY shows the
last payment to be 08/2009 in their own records
agent Lisa Phillips

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EQUIFAX

CREDIT FILE : January 28, 2016
Confirmation # 6026045630

Dear Lisa E Phillips:

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute. Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

Credit Account Information
(For your security, the last 4 digits of account number(s) have been replaced by *)
(This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off
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>>> We have researched the credit account. Account # - 100320* The results are: This creditor/agency has verified to OUR company that the date of last activity is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Specialized Loan Services, 8742 Lucent Blvd Ste 300, Highlands Ranch CO 80129-2386 Phone: (720) 241-7200**

Specialized Loan Services 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386 : (720) 241-7200									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification	
100320*	11/01/2006	\$77,765	\$0	30Y	Monthly	6			
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date Mat.	Charge Off
01/28/2016	\$0	\$0	Last Payment	08/2009	\$660	09/2009	Delinquency	01/2010	\$0
Status - Charge Off; Type of Account - Mortgage; Type of Loan - Second Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account; Second Mortgage;									

0000000489 FOECA0129160014050000 01 0000000
002138877-850
Lisa E Phillips
707 Rock Creek Rd
Charlottesville, VA 22903-3835

P. O. Box 105518
Atlanta, GA 30348

(Continued On Next Page)

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6026045630APPLADM-002138877-850 - 5148 -

-Begin Credit Report-

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Adverse Accounts

SPECIALIZED LOAN SVCG #100320**** (PO BOX 266005, LITTLETON, CO 80163, (720) 241-7200)

Date Opened: 11/21/2006
Responsibility: Individual Account
Account Type: Mortgage Account
Loan Type: SECOND MORTGAGE

Balance: \$0
Date Updated: 06/30/2011
Last Payment Made: 08/26/2009
High Balance: \$77,765
Original Charge-off: \$75,966

Pay Status: >Account paid in Full; was a Charge-off<
Terms: \$660 per month, paid Monthly for 360 months
Date Closed: 06/30/2011
>Maximum Delinquency of 90 days in 05/2011<

Remarks: >TRANSFERRED TO RECOVERY<; CLOSED

Estimated month and year that this item will be removed: 05/2018

	05/2011	04/2011	03/2011	02/2011	01/2011
Rating	90	X	X	X	X

first delinquency 09/2009
→ ? 7 years from date of first delinquency

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website www.transunion.com/fullreport

-End of Credit Report-

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FOR THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED THAT PURPOSE.

07/13/12

LISA PHILLIPS
2340 N 11ST APT 202
ARLINGTON VA22201-5815

Re: 1003203643
1313 CRYSTAL RAINEY AVE
NORTH LAS VEGAS NV89086

Dear LISA PHILLIPS

Please reference the enclosed Verification of Mortgage which shows your current principal balance at \$.00. In addition, the above referenced loan was paid in full and closed on 06/30/11.

← closed

Specialized Loan Servicing thanks you for the opportunity to service your loan. If you have any questions, please contact our Customer Care Department at 800-315-4SLS (4757). TDD number 800-268-9419.

Sincerely,

Specialized Loan Servicing
Lien Release Department

BANKRUPTCY NOTICE- IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800-306-6057.

8742 Lucent Blvd., Suite 300, Highlands Ranch, Colorado 80129
Direct 720-241-7200 Fax 720-241-7220



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07/13/12

LISA PHILLIPS
2340 N 11ST APT 202
ARLINGTON VA 22201-5815

VERIFICATION OF MORTGAGE

PROPERTY ADDRESS:
1313 CRYSTAL RAINEY AVE
NORTH LAS VEGAS NV 89086

LOAN NUMBER:	1003203643	INTEREST PAID TO DATE:	08/01/09
LOAN TYPE:	Conventional	NEXT PAYMENT DATE:	09/01/09
INTEREST RATE:	9.62500	ORIGINAL AMOUNT:	77765.00
TERM OF LOAN:	360	PRINCIPAL BALANCE:	.00
CLOSING DATE:	11/21/06	MINIMUM PAYMENT:	660.99
LIEN POSITION:	Second Mortgage	FIRST PAYMENT DATE:	01/01/07
TIMES DELINQUENT THIS YEAR YEAR		TIMES DELINQUENT LAST	
15-30 DAYS	0	15-30DAYS	0
31-60 DAYS	0	31-60DAYS	0
61-89 DAYS	0	61-90DAYS	0
91+DAYS	0	91+DAYS	0

SLS does not report payment history to the credit reporting agencies for the transfer month and two subsequent months. The servicing of this loan transferred to SLS on 08/05/09.

REQUESTING COMPANY

8742 Lucent Blvd., Suite 300, Highlands Ranch, Colorado 80129
Direct 720-241-7200 Fax 720-241-7220